

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kenny Velazquez  
Debtor

Case No. 18-01402-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Jun 20, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Kenny Velazquez, 30 W Queen Street, Annville, PA 17003-1829
5044914	+ Jonestown Bank And Tru, Po Box 717, Jonestown, PA 17038-0717
5074555	+ Penn State Health-Physicians, PO Box 854, Hershey PA 17033-0854
5044919	+ PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044936	+ UGI, PO Box 15503, Wilmington, DE 19850-5503
5044937	+ Wellspan Health, PO Box 742688, Cincinnati, OH 45274-2688
5052127	+ York Hospital, 1001 S George St, York PA 17403-3645

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ EDI: PHINAMERI.COM	Jun 20 2025 23:29:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ EDI: PHINAMERI.COM	Jun 20 2025 23:29:00	Americredit Financial Services, Inc.Dba GM Financi, P.O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: AISACG.COM	Jun 20 2025 23:29:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5051987	EDI: PHINAMERI.COM	Jun 20 2025 23:29:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5044911	+ EDI: PHINAMERI.COM	Jun 20 2025 23:29:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
5044912	+ EDI: CAPITALONE.COM	Jun 20 2025 23:29:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5044913	+ EDI: CAPONEAUTO.COM	Jun 20 2025 23:29:00	Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5055831	+ EDI: AISACG.COM	Jun 20 2025 23:29:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5046812	+ EDI: AISACG.COM	Jun 20 2025 23:29:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5069251	EDI: DIRECTV.COM	Jun 20 2025 23:29:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
5065113	Email/Text: BNCnotices@dcmservices.com	Jun 20 2025 19:28:00	Emergency Care Service of PA, P.C., PO Box 1123, Minneapolis, MN 55440-1123
5073722	+ Email/Text: LC-Bankruptcy-RF@loancare.net		

5044915	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 20 2025 19:28:00	Finance of America, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
5114561	+ EDI: AISMIDFIRST	Jun 20 2025 19:28:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
5114560	+ EDI: AISMIDFIRST	Jun 20 2025 23:29:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
5069511	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 20 2025 19:29:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5044916	+ Email/Text: Bankruptcies@nragroup.com	Jun 20 2025 19:29:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
5044918	Email/Text: bankruptcies@penncredit.com	Jun 20 2025 19:28:00	Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108
5044935	+ Email/Text: Supportservices@receivablesperformance.com	Jun 20 2025 19:29:00	Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
5057053	Email/Text: bkrcy@ugi.com	Jun 20 2025 19:29:00	UGI Utilities Inc, PO Box 13009, Reading PA 19605

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
5047467		LoanCare, a Division of FNF Servicing, Inc. N.K.A.
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5060835	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5044917	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
5044920	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044921	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044922	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044923	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044924	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044925	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044926	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044927	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044928	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044929	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044930	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044931	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044932	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044933	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813
5044934	*+	PinnacleHealth, P.O. Box 826813, Philadelphia, PA 19182-6813

TOTAL: 2 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com
Janet M. Spears	on behalf of Creditor MIDFIRST BANK bkecfinbox@aldridgeppte.com JSpears@ecf.courtdrive.com
Marisa Myers Cohen	on behalf of Creditor Finance of America LLC ecfmail@mwc-law.com
Nicholas G. Platt	on behalf of Debtor 1 Kenny Velazquez ngp@mooney4law.com plattnr61895@notify.bestcase.com
Raymond M Kempinski	on behalf of Creditor Finance of America LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Regina Cohen	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com, mmalone@lavin-law.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial wcraig@egalawfirm.com, mortoncraigecf@gmail.com

TOTAL: 9

**Information to identify the case:**

Debtor 1 Kenny Velazquez  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 1:18-bk-01402-HWV

Social Security number or ITIN xxx-xx-4553  
EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenny Velazquez

By the  
court:

6/20/25



Henry W. Van Eck, Chief Bankruptcy  
Judge

---

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**